UNITED STATES BANKRUPTCY COURT

Caption in Compliance with D.N.J.LBR 9004-1

DISTRICT OF NEW JERSEY

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida Gavin N. Stewart, Esq. Of Counsel to Bonial & Associates, P.C. 401 East Jackson Street, Suite 2340 Tampa, FL 33602

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Attorney for Secured Creditor

In re:

Linda Suppa,

Debtor.

Chapter: 13

Case No.: 19-16879-SLM

by Clerk,

Order Filed on August 8, 2020

U.S. Bankruptcy Court

District of New Jersey

Hearing Date: July 22, 2020

Judge: Stacey L. Meisel

CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following page is hereby **ORDERED**.

DATED: August 8, 2020

Honorable Stacey L. Meisel United States Bankruptcy Judge Debtor: Linda Suppa Case No.: 19-16879-SLM

Caption of Order: CONSENT ORDER RESOLVING CERTIFICATION OF

DEFAULT

THIS MATTER having been opened to the Court upon the Certification of Default ("COD") filed by Specialized Loan Servicing, LLC, as servicing agent for Adjustable Rate Mortgage Trust 2005-2, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2005-2, U.S. Bank National Association, as Trustee ("Creditor"), and whereas the post-petition arrearage was \$29,330.58 as of July 15, 2020, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

- 1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: **28 Underwood Road, Montville, NJ 07045** ("Property") provided that the Debtors comply with the following:
 - a. On or before August 5, 2020, the Debtor shall file a modified plan providing for the curing the entire arrearage amount due;
 - b. The Debtor shall resume making the regular contractual monthly payments directly to Creditor as each becomes due, beginning with the August 1, 2020 payment and continuing thereon per the terms of the underlying loan; and
 - c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.
- 2. The Debtor will be in default under the Consent Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.
- 3. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel

for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. §362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Property.

4. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 to be paid through the modified plan.

STIPULATED AND AGREED:

Jamal J. Romero

Scura, Wigfield, Heyer & Stevens 1599 Hamburg Turnpike

Wayne, NJ 07470 Counsel to Debtor /s/ Gavin N. Stewart

Gavin N. Stewart Stewart Legal Group, P.L.

401 East Jackson Street, Suite 2340

Tampa, FL 33602 Counsel to Creditor

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United States Bankruptcy Court District of New Jersey

In re: Linda Suppa Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Aug 10, 2020 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2020.

db +Linda Suppa, 28 Underwood Road, Montville, NJ 07045-9325

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2020 at the address(es) listed below:

Carlos D Martinez on behalf of Debtor Linda Suppa cmartinez@scura.com, ecfbkfilings@scuramealey.com;dstevens@scura.com;lrichard@scura.com;lleon@scura.com;martinezcr9387

8@notify.bestcase.com David L. Stevens on behalf of Debtor Linda Suppa dstevens@scura.com,

ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.c

U.S. Bank National Association, as Trustee for on behalf of Creditor

Adjustable Rate Mortgage Trust 2005-2, Adjustable Rate Mortgage-Backed Pass Through Certificates, Series 2005-2 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Gavin Stewart on behalf of Creditor Specialized Loan Servicing, LL John J. Scura, III on behalf of Debtor Linda Suppa jscura@scura.com, Specialized Loan Servicing, LLC bk@stewartlegalgroup.com

ecfbkfilings@scuramealey.com;dstevens@scura.com;lrichard@scura.com;lleon@scura.com;martinezcr9387 8@notify.bestcase.com

Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-2, Adjustable Rate Mortgage-Backed Pass Through Certificates, Series 2005-2 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8

Case No. 19-16879-SLM

Chapter 13